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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
**SPALDING** )  
 )  
Serial No. **09/837,664** )  
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Filing Date: **April 18, 2001** )  
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Confirmation No. **9909** )  
 )  
For: **SYSTEM AND METHOD FOR SECURING** )  
 **TRANSACTIONS BETWEEN BUYER** )  
 **AND CREDIT AUTHORIZER** )

Examiner: D. Matz  
  
Art Unit: 3641

AMENDMENT

Mail Stop FEE Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
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**GROUP 3600**

Sir:

Responsive to the Office Action mailed December 23,  
2003, please enter the amendments and remarks set out below.